

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Addiesa: COMMISSIONER FOR PATENTS P O Box 1450 Alexandra, Virginia 22313-1450 www.wepto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/752,396	01/06/2004	Luis Eduardo Gutierrez-Sheris	25153-014	3579
PATENT DOC	7590 03/18/200 CKET CLERK	EXAMINER		
COWAN, LIEBOWITZ & LATMAN, P.C. 1133 AVENUE OF THE AMERICAS NEW YORK, NY 10036			WINTER, JOHN M	
			ART UNIT	PAPER NUMBER
			3621	
			MAIL DATE	DELIVERY MODE
			03/18/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

# Application No. Applicant(s) 10/752,396 GUTIERREZ-SHERIS, LUIS

Oπice Action Summary		LDOTTED					
•	Examiner	Art Unit					
	JOHN M. WINTER	3621					
The MAILING DATE of this communication appears on the cover sheet with the correspondence address Period for Reply							
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MALLING DATE OF THIS COMMUNICATION.  Extensions of time may be available under the provisions of 3°C IPR 1136(a). In no event however, may a reply be timely filed after SIX (8) MONTHS from the mailing date of this communication.  If NO period for reply is specified above, the maximum statutory princed will apply and visit opins SIX (9) MONTHS from the mailing date of this communication.  If NO period for reply is specified above, the maximum statutory princed will apply and visit opins SIX (9) MONTHS from the mailing date of this communication.  If NO period for reply is specified above, the maximum statutory princed will apply and visit opins SIX (9) MONTHS from the mailing date of this communication becomes MARMONDS (6) study 5.5 (33).  Any reply received by the Office start than three months after the mailing date of this communication, even if timely filed, may reduce any earned partner time adjustment, See 37 (FR 174(b)).							
Status							
1) Responsive to communication(s) filed on 01 January 1987.							
2a) ☐ This action is FINAL. 2b) ☐ This	action is non-final.						
3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is							
closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.							
Disposition of Claims							
4)⊠ Claim(s) 1-87 is/are pending in the application.	·						
4a) Of the above claim(s) is/are withdrawn from consideration.							
5) Claim(s) is/are allowed.							
6) Claim(s) is/are rejected.							
7) Claim(s) is/are objected to.							
8) Claim(s) 1-87 are subject to restriction and/or e	election requirement.						
Application Papers							
9) The specification is objected to by the Examine	_						
10) ☐ The drawing(s) filed on is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.							
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).							
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).							
11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.							
Priority under 35 U.S.C. § 119							
12)  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of:							
1. Certified copies of the priority documents have been received.							
<ol> <li>Certified copies of the priority documents have been received in Application No</li> </ol>							
3. Copies of the certified copies of the priority documents have been received in this National Stage							
application from the International Bureau (PCT Rule 17.2(a)).							
* See the attached detailed Office action for a list of the certified copies not received.							
Attachment(s)							
1) Notice of References Cited (PTO-892)	4) Interview Summary	(PTO-413)					
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Da						

Attachment(s)	
) Notice of References Cited (PTO-892)   Notice of Draftsperson's Patent Drawing Review (PTO-948)   Information Disclosure Statement(s) (PTO/SB/08)   Paper No(s)Mail Date	4) Interview Summary (PTO-413) Paper No(s)/Mail Date. 5) Notice of Informal Patent Application 6) Other:

## DETAILED ACTION

### STATUS

Claims 1-87 are pending.

#### Election/Restrictions

- 1. Restriction to one of the following inventions is required under 35 U.S.C. 121:
- Claims 1-15,19,23-26,36-37 and 86-87 are drawn to usage protection of data files, classified in class 705 subclass 51.
- Claims 38-85 are drawn to establishing and accessing a financial account, classified in class 705 subclass 35

Inventions I and II are related as combination and subcombination. Inventions in this relationship are distinct if it can be shown that (1) the combination as claimed does not require the particulars of the subcombination as claimed for patentability, and (2) that the subcombination has utility by itself or in other combinations (MPEP § 806.05(c)).

In the instant case, the combination as claimed in invention I does not require the particulars of the subcombination as claimed in inventions II such as accessing funds.

Restriction for examination purposes as indicated is proper because all these inventions listed in this action are independent or distinct for the reasons given above and there would be a serious search and examination burden if restriction were not required because one or more of the following reasons apply: (a) the inventions have acquired a separate status in the art in view of their different classification;

- (b) the inventions have acquired a separate status in the art due to their recognized divergent subject matter;
- (c) the inventions require a different field of search (for example, searching different classes/subclasses or electronic resources, or employing different search queries);
- (d) the prior art applicable to one invention would not likely be applicable to another invention:
- (e) the inventions are likely to raise different non-prior art issues under 35 U.S.C. 101 and/or 35 U.S.C. 112, first paragraph.

Applicant is advised that the reply to this requirement to be complete <u>must</u> include

(i) an election of a invention to be examined even though the requirement may be traversed (37

CFR 1.143) and (ii) identification of the claims encompassing the elected invention.

The election of an invention may be made with or without traverse. To reserve a right to petition, the election must be made with traverse. If the reply does not distinctly and specifically point out supposed errors in the restriction requirement, the election shall be treated as an election without traverse. Traversal must be presented at the time of election in order to be considered timely. Failure to timely traverse the requirement will result in the loss of right to petition under 37 CFR 1.144. If claims are added after the election, applicant must indicate which of these claims are readable on the elected invention.

If claims are added after the election, applicant must indicate which of these claims are readable upon the elected invention.

Art Unit: 3621

Should applicant traverse on the ground that the inventions are not patentably distinct, applicant should submit evidence or identify such evidence now of record showing the inventions to be obvious variants or clearly admit on the record that this is the case. In either instance, if the examiner finds one of the inventions unpatentable over the prior art, the evidence or admission may be used in a rejection under 35 U.S.C. 103(a) of the other invention.

### Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to John M. Winter whose telephone number is (571) 272-6713. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on (571) 272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Art Unit: 3621

JMW

Jalatee Worfloh Primary Examiner, Art Unit 3621